

Information to identify the case:

Debtor 1	Michael T. Laux	Social Security number or ITIN	xxx-xx-0599
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Denise Laux	Social Security number or ITIN	xxx-xx-4980
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 21-17964-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael T. Laux

Denise Laux

1/10/22

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael T. Laux
Denise Laux
Debtors

Case No. 21-17964-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 10, 2022

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Michael T. Laux, Denise Laux, 36 Creek Rd. #276, Brick, NJ 08724-3302
519328877	+ Celentano, Statdmauer & Walentowixz, LLP, PO Box 2594, Clifton, NJ 07015-2594
519328878	+ Christopher Fleming, Esq, Jabin & Fleming, LLC, 530 Route 18, East Brunswick, NJ 08816-3089
519328881	Jersey Shore Neurology Associates, 1900 Corlies Ave., 3rd Floor, Neptune, NJ 07753
519328882	+ Jersey Shore University Medical, 1945 Route 33, Neptune, NJ 07753-4859
519328885	+ Millbrook Manor Condo, Attn: Berry, Sahradnik, Kotzas & Benson, 212 Hooper Ave., PO Box 757, Toms River, NJ 08754-0757
519328886	+ National Service Bureau, 18912 North Creek Pkwy, Suite 205, Bothell, WA 98011-8016
519328887	+ Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
519328889	+ Preferred Behavioral Health Group, PO Box 85, Emerson, NJ 07630-0085
519328891	+ Professional Account Management LLC, PO Box 1520, Milwaukee, WI 53201-1520
519328892	+ Raritan Bay FCU, 491 Raritan St., Sayreville, NJ 08872-1442
519328893	Sandy's Servicercenter LLC, 798 Mantoloking Road, Brick, NJ 08723
519328894	+ The Port Authority of NY & NJ, Violations Processing Center, PO Box 15186, Albany, NY 12212-5186

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 10 2022 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 10 2022 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519328875	+ Email/Text: kristin.villneauve@allianceoneinc.com	Jan 10 2022 20:47:00	Alliance One, 4850 Street Rd., Suite 300, Feasterville Trevose, PA 19053-6643
519328876	+ EDI: LCIBAYLN	Jan 11 2022 01:48:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd., 5th Floor, Coral Gables, FL 33146-1873
519328879	EDI: CITICORP.COM	Jan 11 2022 01:48:00	CitiBank, PO Box 183113, Columbus, OH 43218
519328880	+ EDI: IRS.COM	Jan 11 2022 01:48:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519328883	+ Email/PDF: resurgentbknofications@resurgent.com	Jan 10 2022 20:54:09	LVNV Funding, PO Box 10497, M5576, Greenville, SC 29603-0497
519328884	+ EDI: MID8.COM	Jan 11 2022 01:48:00	Midland Funding, LLC, 2365 Northside Dr., Suite 300, San Diego, CA 92108-2709
519328888	EDI: PRA.COM	Jan 11 2022 01:48:00	Portfolio Recovery, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502
519328890	Email/Text: signed.order@pfwattorneys.com	Jan 10 2022 20:47:00	Pressler, Felt & Warshaw, 7 Entin Rd., Parsippany, NJ 07054
519329829	+ EDI: RMSC.COM	Jan 11 2022 01:48:00	Synchrony Bank, c/o of PRA Receivables

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519328895	+ EDI: WFFC.COM		Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
		Jan 11 2022 01:48:00	Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517
519328896	+ EDI: WFFC.COM		Wells Fargo Bank Auto, PO Box 29704, Phoenix, AZ 85038-9704
		Jan 11 2022 01:48:00	

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2022 at the address(es) listed below:

Name	Email Address
Brian D. Winters	on behalf of Joint Debtor Denise Laux kwwlawfirm@aol.com kimberlyrichterllc@gmail.com,aguilarkwwh@gmail.com
Brian D. Winters	on behalf of Debtor Michael T. Laux kwwlawfirm@aol.com kimberlyrichterllc@gmail.com,aguilarkwwh@gmail.com
Bunce Atkinson	bunceatkinson@aol.com NJ09@ecfbis.com,maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com
Denise E. Carlon	on behalf of Creditor Community Loan Servicing LLC, a Delaware Limited Liability Company dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5